

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

Pre-Confirmation Modified
Chapter 13 Plan

In re:

Webber, Mark & Carolyn

Dated 10/01/04

Case No. 04-44709

DEBTOR(S)
In a joint case, debtor
means debtors in this plan

1. PAYMENTS BY THE DEBTOR-

- a. As of the date of the plan, the debtor has paid the Trustee \$_____.
- b. After the date of this plan, the debtor will pay the trustee \$ 850 per month for 36 months, beginning within 30 days after filing this plan for a total of \$ 30600 or until all allowed claims are paid in full, whichever happens first.
- c. The debtor will also pay the trustee _____.
- d. The debtor will pay the trustee a total of \$ 30600 [line 1a) + line 1(b) + line 1(c)].

2. PAYMENTS BY TRUSTEE - The trustee will make payments only to creditors for which proofs of claim have been filed, make payments monthly as available, and collect the trustee's percentage fee of 10% for a total of \$ 3,060.00 or such lesser percentage as may be fixed by the Attorney General. For purposes of this plan, month one (1) is the month following the month in which the debtor makes the debtor's first payment. Unless ordered otherwise, the trustee will not make any payments until the plan is confirmed. Payments will accumulate & be paid following confirmation.

3. PRIORITY CLAIMS - The trustee shall pay in full all claims entitled to priority under sec. 507, including the following. The amounts listed are estimates only. The trustee will pay the amounts actually allowed.

Creditor	Estimated Claim	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS
a. Attorney Fees	\$ 1250	\$ 765/485	1/2	2	\$ 1250
b. Internal Revenue Service	\$ 1	\$ Pro Rata			\$ 1
c. Minn. Dept. of Revenue	\$ 1	\$ Pro Rata			\$ 1
d. Anoka County	\$ 1522	\$ Pro Rata			\$ 1522
e.	\$	\$			\$
f. TOTAL					\$ 2774

4. SECURED CLAIMS NOT IN DEFAULT - The following creditors have secured claims. Payments are current & the debtor will continue to make all payments which come due after the date the petition was filed directly to the creditors. The creditors will retain their liens.

- a. Student loans-Southwest Student Loan Services
- b.

5. HOME MORTGAGES IN DEFAULT - The trustee will cure defaults on claims secured only by a security interest in real property that is the debtor's principal residence as follows. The debtor will maintain the regular payments which come due after the date the petition was filed. The creditors will retain their liens. The amounts of default are estimates only. The trustee will pay the actual amounts of default.

CREDITOR	AMOUNT OF DEFAULT	MONTHLY PAYMENT	BEGINNING IN MONTH #	NUMBER OF PAYMENTS	TOTAL PAYMENTS
a. Household	\$ 6819	\$ 425	3	16.04	\$ 6819
b. Celink	\$ 612	\$ 40	3	15.30	\$ 612
c.	\$	\$			\$
d. TOTAL					\$ 7431

OTHER LONG-TERM SECURED CLAIMS IN DEFAULT - The trustee will cure defaults on other claims as follows & the debtor will maintain the regular payments which come due after the date the petition was filed. The creditors will retain their liens. The amounts of default are estimates only. The trustee will pay the actual amounts of default.

CREDITOR	AMOUNT OF DEFAULT	MONTHLY PAYMENT	BEGINNING IN MONTH #	NUMBER OF PAYMENTS	TOTAL PAYMENTS
a.	\$	\$			\$
b.	\$	\$			\$
c.	\$	\$			\$
d. TOTAL					\$

7. **OTHER SECURED CLAIMS-** The trustee will make payments to the following secured creditors having a value as of confirmation equal to the allowed amount of the creditor's secured claim. The creditor's allowed claim shall be the creditor's claim or the value of the creditor's interest in the debtor's property, whichever is less. Except for the IRS creditors shall retain their liens until their secured claim is paid in full, at which time property securing said claim shall vest in the debtor free and clear of any lien, claim or interest of the secured creditor. **NOTE: NOTWITHSTANDING A CREDITOR'S PROOF OF CLAIM FILED BEFORE OR AFTER CONFIRMATION, THE AMOUNT LISTED IN THIS PARAGRAPH AS A CREDITOR'S SECURED CLAIM BINDS THE CREDITOR PURSUANT TO 11 U.S.C. SEC. 1327 AND CONFIRMATION OF THE PLAN WILL BE CONSIDERED A DETERMINATION OF THE CREDITOR'S ALLOWED SECURED CLAIM UNDER 11 U.S.C. SEC. 506(A).**

CREDITOR	% INT RATE	CLAIM AMOUNT	SECURED CLAIM	ESTIMATED MONTHLY PAYMENT	ESTIMATED BEGINNING IN MONTH #	ESTIMATED NUMBER OF PAYMENTS	TOTAL
a. Capital One Auto Finance	6	\$ 11500	\$ 7000	\$ 200/400	2/19	28	\$ 7,639
b. Chrysler Finance	6	\$ 7000	\$ 4000	\$ 80/100/346/	2/3/19/		
c.		\$	\$	\$ 365	365	25	\$ 4,364
d.		\$	\$	\$			
e.		\$	\$	\$			
f.		\$	\$	\$			
g. TOTAL							\$ 12,003

8. **SEPARATE CLASS OF UNSECURED CREDITORS-**In addition to the class of unsecured creditors specified in paragraph, there shall be a separate class of nonpriority unsecured creditors described as follows:

- a. The debtor estimates that the total claims in this class are \$ _____.
- b. The trustee will pay this class \$ _____.

9. **TIMELY FILED UNSECURED CREDITORS-**The trustee will pay holders of nonpriority unsecured claims for which proofs of claim were timely filed the balance of all payments received by the trustee and not paid under paragraphs 2, 3, 5, 6, 7 and 8 their pro rata share of approximately \$ 5,332.00 [line1(d) minus lines 2, 3(c), 5(d) and 8(b)].

- a. The debtor estimates that the total unsecured claims held by creditors listed in paragraph 7 are \$ 7,500
- b. The debtor estimates that the total unsecured claims (excluding those in paragraphs 7 & 8 are \$ 62,952
- c. Total estimated unsecured claims are \$ 70,452 [line 9(a) plus line 9(b)].

10. **TARDILY-FILED UNSECURED CREDITORS-**All money paid by the debtor to the trustee under paragraph 1, but not distributed by the trustee under paragraphs 2,3,5,6,7,8 or 9 shall be paid to holders of nonpriority unsecured claims for which proof of claim were tardily filed.

11. **OTHER PROVISIONS -** To the extent that Child Support is an unsecured claim for AFDC reimbursement, it shall be designated a separate class and paid in full. If property tax claims are filed as secured claims, they shall be paid as secured claims, but they shall be paid as set forth in Paragraph 3 or as set forth in Paragraph 6 above.

Please note: Child Support Collections is authorized to continue automatic wage withholding for ongoing, post-petition child support. Child Support Collections may obtain, modify & enforce the debtor's current ongoing child support obligation, including medical support & child care, including wage withholding. All of the debtor's projected disposable income in the 3 year period beginning on the date that the first plan payment is due will be applied to make payments under the plan.

Any non-exempt proceeds from personal injury claims shall be turned over to the trustee. Claims filed as secured, but for which the plan makes no express provision shall be paid as unsecured claims as set forth in Paragraph 9 above.

-Debtor shall make payments directly to Southwest Student Services directly outside of plan.

-Debtors shall cancel the extended warranty, credit life, credit disability, and gap insurance with Chrysler on the 2001 Daewoo Nubira.

12. **SUMMARY OF PAYMENTS - ESTIMATED**

Trustee's fee [Line2]	\$ 3,060.00
Priority Claims [Line 3(f)]	\$ 2,774.00
Home Mortgage Defaults [Line 5(d)]	\$ 7,431.00
Long-Term Debt Defaults [Line 6(d)]	
Other Secured Claims [Line 7(g)]	\$ 12,003.00
Separate Class [Line 8(b)]	
Unsecured Creditors [Line 9]	\$ 5,332.00
TOTAL [Must equal Line 1(d)]	\$ 30,600.00

Law Office of Curtis K. Walker
Curtis K. Walker, #113906
Thayer A. K. Butler, #200815
Mary C. Hoben, #335411
4356 Nicollet Avenue South
Minneapolis, MN 55409
(612) 824-4357

Signed _____ /s/
Debtor

Signed _____
Debtor(joint case)

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:

Mark & Carolyn Webber

Debtor(s)

SIGNATURE DECLARATION

Case no. BKY 04-44709

 PETITION, SCHEDULES & STATEMENTS
 CHAPTER 13 PLAN
 SCHEDULES AND STATEMENTS ACCOMPANYING VERIFIED CONVERSION
 X MODIFIED CHAPTER 13 PLAN
 OTHER (Please describe: _____)

I [WE], the undersigned debtor(s) or authorized representative of the debtor, make the following declarations under penalty of perjury:

- * The information I have given my attorney and provided in the electronically filed petition, statements, schedules, amendments, and/or chapter 13 plan, as indicated above, is true and correct;
- * The information provided in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case is true and correct;
- * [individual debtors only] If no Social Security Number is included in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case, it is because I do not have a Social Security Number;
- * I consent to my attorney electronically filing with the United States Bankruptcy Court my petition, statements and schedules, amendments and/or chapter 13 plan, as indicated above, together with a scanned image of this Signature Declaration and the completed "Debtor Information Pages," if applicable; and
- * [corporate and partnership debtors only] I have been authorized to file this petition on behalf of the debtor.

Date: 10-2-2024

X Mark J. Webber
Signature of Debtor or Authorized Representative

X Carolyn Webber
Signature of Joint Debtor

X MARK J. WEBBER
Printed Name of Debtor or Authorized Representative

X Carolyn Webber
Printed Name of Joint Debtor

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

IN RE: Webber, Mark & Carolyn

Case no. BKY 04-44709

Chapter 13 case

Debtor(s),

NOTICE OF CONFIRMATION HEARING
AND NOTICE OF MODIFIED PLAN

To: The Chapter 13 Trustee, The U.S. Trustee, and the other entities specified in Local Rule 1007-2(a):

1. The debtor(s) have filed a preconfirmation modified plan and it will be considered at the Confirmation Hearing in this case set forth below.
2. The court will hold a hearing on this motion at 10:30 a.m. on November 4, 2004 in U.S. Courthouse, Suite 8W, 300 South Fourth Street, Minneapolis, Minnesota before the Honorable Robert J. Kressel, Bankruptcy Judge.

Dated:

/e/ Curtis K. Walker
Curtis K. Walker, #113906
Thayer A.K. Butler, #200815
Attorney for Debtor(s)
4356 Nicollet Avenue South
Minneapolis, MN 55409
(612) 824-4357

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

IN RE: Webber, Mark & Carolyn

Case no. BKY 04-44709

Chapter 13 case

Debtor(s),

UNSWORN CERTIFICATE OF SERVICE

I, Meara White, declare under penalty of perjury that on October 4, 2004, I mailed copies of the foregoing Modified Plan and Notice of Confirmation Hearing and Notice of Modified Plan by first class mail postage prepaid to each entity named below at the address stated below for each entity:

United States Trustee
1015 U.S. Courthouse
300 South 4th Street
Minneapolis, MN 55415

Jasmine Z. Keller, Chapter 13 Trustee
310 Plymouth Building
Minneapolis, MN 55402

All Creditors on attached list

Executed on: October 4, 2004

/e/ Meara White

CAPITAL ONE AUTO FINANCE
PO BOX 260848
PLANO TX 75026-0848

CELINK
3900 CAPITAL CITY BOULEVARD
LANSING MICHIGAN 48906

CHRYSLER FINANCIAL
400 HORSHAM ROAD
HORSHAM PA 19044

HOUSEHOLD MORTGAGE SERVICES
PO BOX 2369
BRANDON FL 33509

ANOKA COUNTY TREASURER
ANOKA COUNTY GOVERNMENT CENTER
2100 THIRD AVENUE
ANOKA MN 55303

BRUCE W VAIL
REVENUE COLLECTION OFFICER
551 BKY SECTION PO BOX 64447
ST PAUL MN 55164

ALLIED INTERSTATE
PO BOX 361598
COLUMBUS OH 43236-1598

CAPITAL ONE BANKRUPTCY DEPARTMENT

PO BOX 85167
RICHMOND VA 23285

CAPITAL ONE BANKRUPTCY DEPARTMENT
PO BOX 85167

RICHMOND VA 23285

CROSS COUNTRY BANK
PO BOX 310711
BOCA RATON FL 33431-0711

CROSS COUNTRY BANK
PO BOX 310711
BOCA RATON FL 33431-0711

DANBURY MINT
UNVIERSAL CORP
PO BOX 941911
HOUSTON TX 77094

FHA
DEPARTMENT OF HUD
451 7TH STREET SW
WASHINGTON DC

FHA
DEPTARTMENT OF HUD
220 SOUTH 2ND STREET
MINNEAPOLIS MN 55401

FIRESTONE
CREDIT FIRST NA
PO BOX 81344
CLEVELAND OH 44188-0344

FIRST PREMIER BANK
PO BOX 5524
SIOUX FALLS SD 57117-5524

HOME DEPOT

PO BOX 103047
ROSWELL GA 30076

HOUSEHOLD BANK
BANKCARD SERVICES

PO BOX 80084
SALINAS CA 93912-0084

HOUSEHOLD BANK
BANKCARD SERVICES
PO BOX 80084

SALINAS CA 93912-0084

INTERNAL REVENUE SERVICE
ROOM320 STOP 5700
316 NO ROBERT ST
ST PAUL MN 55101

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HRS USA PO BOX 15521
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PO BOX 41417 DEPT 99
PHILADELPHIA PA 19101

NATIONAL ASSET MANAGEMENT
PO BOX 724747
ATLANTA GA 31139

PROVIDIAN

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PROVIDIAN
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RETAILERS NATIONAL BANK
C/O TARGET CREDIT SERVICES
PO BOX 1581

MINNEAPOLIS MN 55440-1581

RETAILERS NATIONAL BANK
PO BOX 59231
MINNEAPOLIS MN 55459-0231

ROSSO & SEIERSTAD PA
PO BOX 130668
ST PAUL MN 55113-0006

SOUTHWEST STUDENT SERVICES
PO BOX 41150
MESA AZ 85274

SPIEGEL CHARGE/FCNB
PO BOX 2210
PORTLAND OR 97208-2210

VETERANS ADMINISTRATION
LOAN GUARANTEE DIVISION
FORT SNELLING FEDERAL BUILDING
ST PAUL MN 55111